

Old Age, Disability, Death

First and current law: 1972 (social insurance), 1993 (social assistance).

Type of program: Social insurance system, plus assistance program.

Exchange rate: U.S.\$1.00 equals 2.70 East Caribbean (E.C.) dollars.

Coverage

Employed and self-employed persons aged 16-59. Exclusions:
Family and casual employment with wages under E.C. \$7.50 a week.

Source of Funds

Insured person: 3% of earnings, private sector; 2% of earnings, public sector; 8% of earnings, self-employed.

Employer: 5% of payroll.

Government: None, except as an employer.

Maximum earnings for contribution and benefit purposes:
E.C. \$54,000 a year.

Qualifying Conditions

Old-age pension: Age 60 and at least 500 weeks of contributions (full pension); 350-499 weeks of contributions (reduced pension) or 156 weeks of contributions starting before 1975 (transitional pension).

Old-age grant: Age 60 and ineligible for pension, but has paid at least 26 contributions starting before 1975, or at least 52 contributions starting anytime after 1974.

Old-age assistance: Age 65 or older; age 60, if blind or disabled.

Disability pension: Minimum of 156 weeks of contributions.

Survivor pension: Insured person was receiving disability, or age pension, or would have been entitled to disability or age pension at the time of death.

Old-Age Benefits

Old-age pension: Full pension, 25% of covered earnings, plus 1% for each 50 contributions above 500 contributions, up to a maximum of 50%.

Transitional pension: 25% of earnings. Minimum E.C. \$136.50 per month, maximum E.C. \$227.50 per month.

Reduced pension: proportionate part of full pension.

Old-age grant: E.C. \$1,000 or 75% of combined employer and employee contributions, whichever is greater.

Old-age assistance: E.C.\$136.50 per month.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Disability grant: Same as old-age grant.

Survivor Benefits

Survivor pension: 50% of actual or prospective pension of deceased, payable to widow aged 50 or over (1 year limit if under age 50 at worker's death).

Orphans: 20% of pension (40% if full orphan) payable to children under age 16 (18 if student).

Funeral grant: E.C. \$2,000.

Administrative Organization

Ministry of Finance, general supervision.

Social Security Board, administration of program.

Sickness and Maternity

First and current law: 1973.

Type of program: Social insurance system. Cash benefits only.

Coverage

See pension coverage above.

Source of Funds

Insured person: See pension coverage above.

Employer: See pension coverage above.

Government: None.

Maximum earnings for contribution purposes: E.C. \$54,000 a year.

Qualifying Conditions

Cash sickness benefits: Insured for at least 26 weeks; worked at least 8 weeks in the calendar month immediately before the illness began and was in employment the day before the illness began.

Cash maternity benefits: 26 weeks of contributions in year preceding confinement.

Maternity grant: Same as maternity benefit, above.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings. Payable after 3-day waiting period.

Maternity benefit: 60% of average earnings, starting as early as 6 weeks before confinement or as late as the week of confinement, for a maximum of 13 weeks.

Maternity grant: E.C. \$400; payable to insured woman or wife of insured man.

Workers' Medical Benefits

Medical benefits: None provided under insurance. Medical services are provided by the Ministry of Health directly through public health facilities. Up to E.C.\$2,000 available for necessary medical treatment abroad.

Administrative Organization

Ministry of Finance, general supervision.

Social Security Board, administration of program.